

<i>SERFF Tracking Number:</i>	<i>AMLC-127054101</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>48107</i>
<i>Company Tracking Number:</i>	<i>AD-297(03)- UAI1909 (03)</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare Supplement High Deductible Plan F Ads</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF</i>		

Filing at a Glance

Company: United American Insurance Company

Product Name: Medicare Supplement High SERFF Tr Num: AMLC-127054101 State: Arkansas

Deductible Plan F Ads

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 48107
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: AD-297(03)- UAI1909 State Status: Filed-Closed
Other 2010 (03)

Filing Type: Advertisement

Author: Mary Johnson

Reviewer(s): Stephanie Fowler

Date Submitted: 02/25/2011

Disposition Date: 03/15/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement High Deductible Plan F Ads

Status of Filing in Domicile: Pending

Project Number: AD-297 HDF - UAI1909 HDF

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/15/2011

State Status Changed: 03/15/2011

Deemer Date:

Created By: Mary Johnson

Submitted By: Mary Johnson

Corresponding Filing Tracking Number:

Filing Description:

NAIC #290-92916

FEIN # 73-1128555

RE: Medicare Supplement High Deductible Plan F Postcard and Newspaper Ad

Form(s) AD-297 HDF – Newspaper Ad

UAI1909 HDF Rate Postcard

Attached for your review and approval please find copies of the above noted Medicare Supplement Advertisements; form(s) AD-297 HDF and UAI1909 HDF, which are being filed as an invitations to inquire. This is a new submission

SERFF Tracking Number: AMLC-127054101 State: Arkansas
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TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
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which has never been filed and does not replace any previous filing submissions. The postcard form: UAI1909 HDF will be mailed out by our agents and form AD-297 HDF is a newspaper ad, and both will provide information to potential insured about the Medicare Supplement, policy High Deductible Plan F, form number: MSHDF10, which has been filed/approved in your state. (plans and approvals vary by state).

The above noted form(s) is being filed in Nebraska our state of domicile and is being filed in other states as necessary, where the company is licensed to do business.

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohnson@torchmarkcorp.com
3700 S. Stonebridge Drive 214-544-5335 [Phone]
McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
P.O. Box 8080 Group Code: 290 Company Type: Life and Health
McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
(972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50.00 per company filing per advertisement x 2 = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$100.00	02/25/2011	45051330

SERFF Tracking Number: AMLC-127054101 State: Arkansas
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 Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/15/2011	03/15/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	03/02/2011	03/02/2011	Mary Johnson	03/15/2011	03/15/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Medicare Supplement High Deductible Plan F Ad	Mary Johnson	02/28/2011	02/28/2011
Form	Medicare Supplement High Deductible Plan F Postcard	Mary Johnson	02/28/2011	02/28/2011

SERFF Tracking Number: *AMLC-127054101* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *48107*
Company Tracking Number: *AD-297(03)- UAI1909 (03)*
TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *Medicare Supplement High Deductible Plan F Ads*
Project Name/Number: *Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF*

Disposition

Disposition Date: 03/15/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-127054101 State: Arkansas

Filing Company: United American Insurance Company State Tracking Number: 48107

Company Tracking Number: AD-297(03)- UAI1909 (03)

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement High Deductible Plan F Ads

Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Medicare Supplement High Deductible Plan F Ad	Filed	Yes
Form (revised)	Medicare Supplement High Deductible Plan F Postcard	Filed	Yes
Form	Medicare Supplement High Deductible Plan F Ad	Replaced	No
Form	Medicare Supplement High Deductible Plan F Ad	Replaced	No
Form	Medicare Supplement High Deductible Plan F Postcard	Replaced	No
Form	Medicare Supplement High Deductible Plan F Postcard	Replaced	No

SERFF Tracking Number: AMLC-127054101 State: Arkansas
Filing Company: United American Insurance Company State Tracking Number: 48107
Company Tracking Number: AD-297(03)- UAI1909 (03)
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
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Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/02/2011
Submitted Date 03/02/2011
Respond By Date 04/04/2011

Dear Mary Johnson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Medicare Supplement High Deductible Plan F Postcard, UAI1909 (Form)

Comment: Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Objection 2

- Medicare Supplement High Deductible Plan F Ad, AD-297 (Form)

- Medicare Supplement High Deductible Plan F Postcard, UAI1909 (Form)

Comment: Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please add the word "insurance" where applicable.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: AMLC-127054101 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 48107
 Company Tracking Number: AD-297(03)- UAI1909 (03)
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: Medicare Supplement High Deductible Plan F Ads
 Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 03/15/2011
 Submitted Date 03/15/2011

Dear Stephanie Fowler,

Comments:

Thank you for your review of the above referenced filing submission. This response comes to address the objections outlined in correspondence received from your department on 3/2/11.

Response 1

Comments: In accordance to AR Rule and Regulation 41 s 13 (G) the required Medicare disclaimer statement has been added to the revised document current form number UAI1909(03).

Related Objection 1

Applies To:

- Medicare Supplement High Deductible Plan F Postcard, UAI1909 (Form)

Comment:

Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement High Deductible Plan F Postcard	UAI1909(03)		Advertising	Initial			UAI1909(03) HDF Rate Postcard 0311_BR

SERFF Tracking Number: AMLC-127054101 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 48107
 Company Tracking Number: AD-297(03)- UAI1909 (03)
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: Medicare Supplement High Deductible Plan F Ads
 Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

CKET.pdf
f

Previous Version

Medicare Supplement UAI1909	Advertising	Initial	UAI1909
High Deductible Plan F			HDF Rate
Postcard			Postcard
			0111.pdf
Medicare Supplement UAI1909	Advertising	Initial	UAI1909
High Deductible Plan F HDF			HDF Rate
Postcard			Postcard
			0111.pdf

No Rate/Rule Schedule items changed.

Response 2

Comments: To comply with Rule 41 Guideline 7-A(1)(8) the word "insurance" has been added to both ads.

Related Objection 1

Applies To:

- Medicare Supplement High Deductible Plan F Ad, AD-297 (Form)
- Medicare Supplement High Deductible Plan F Postcard, UAI1909 (Form)

Comment:

Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please add the word "insurance" where applicable.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement High Deductible Plan F Ad	AD-297(03)		Advertising	Initial			AD-297(03) HDF

<i>SERFF Tracking Number:</i>	<i>AMLC-127054101</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AD-297(03)- UAI1909 (03)</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare Supplement High Deductible Plan F Ads</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF</i>		

0311_BR
 ACKET.pdf
 f

Previous Version

<i>Medicare Supplement AD-297 High Deductible Plan F Ad</i>	<i>Advertising</i>	<i>Initial</i>	<i>AD-297 HDF.pdf</i>
<i>Medicare Supplement AD-297 High Deductible Plan F HDF Ad</i>	<i>Advertising</i>	<i>Initial</i>	<i>AD-297 HDF.pdf</i>
<i>Medicare Supplement UAI1909(0 High Deductible Plan F 3) Postcard</i>	<i>Advertising</i>	<i>Initial</i>	<i>UAI1909(0 3) HDF Rate Postcard 0311_BR CKET.pdf f</i>

Previous Version

<i>Medicare Supplement UAI1909 High Deductible Plan F Postcard</i>	<i>Advertising</i>	<i>Initial</i>	<i>UAI1909 HDF Rate Postcard 0111.pdf</i>
<i>Medicare Supplement UAI1909 High Deductible Plan F HDF Postcard</i>	<i>Advertising</i>	<i>Initial</i>	<i>UAI1909 HDF Rate Postcard 0111.pdf</i>

No Rate/Rule Schedule items changed.

Sincerely,
 Mary Johnson

SERFF Tracking Number: AMLC-127054101 State: Arkansas

Filing Company: United American Insurance Company State Tracking Number: 48107

Company Tracking Number: AD-297(03)- UAI1909 (03)

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement High Deductible Plan F Ads

Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

Amendment Letter

Submitted Date: 02/28/2011

Comments:

An adjustment was made to the form numbers on the forms tab.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AD-297	Advertising	Medicare Supplement High Deductible Plan F Ad	Initial					AD-297 HDF.pdf
UAI1909	Advertising	Medicare Supplement High Deductible Plan F Postcard	Initial					UAI1909 HDF Rate Postcard 0111.pdf

SERFF Tracking Number: AMLC-127054101 State: Arkansas

Filing Company: United American Insurance Company State Tracking Number: 48107

Company Tracking Number: AD-297(03)- UAI1909 (03)

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement High Deductible Plan F Ads


Project Name/Number: Medicare Supplement High Deductible Plan F Ads/AD-297 HDF - UAI1909 HDF

Form Schedule

Lead Form Number: AD-297 HDF

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/15/2011	AD-297(03)	Advertising	Medicare Supplement High Deductible Plan F Ad	Initial			AD-297(03) HDF 0311_BRACK ET.pdf
Filed 03/15/2011	UAI1909(03)	Advertising	Medicare Supplement High Deductible Plan F Postcard	Initial			UAI1909(03) HDF Rate Postcard 0311_BRACK ET.pdf

HDF Rate Reduction Ad - AD-297(03)



**25%
LOWER
RATES**
ON AVG. IN 2011

Looking for an affordable alternative? Take a look at UA!
United American has announced a **rate reduction** on its Medicare Supplement Insurance Plan HDF
– 25% lower HDF rates in most states!

- United American is one of the largest nationwide underwriters of individual Medicare Supplement insurance policies*
- For more than [30] consecutive years, United American has earned the **[A+ (Superior)]** Financial Strength Rating from A.M. Best [(as of 6/10)]

For more information, contact:

[Agent Name]
[Agent Address]
[Agent Phone]

UA *United American Insurance Company*
Since 1947

www.unitedamerican.com

United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Individual Medicare Supplement policy forms [MSA10, MSB10, MSC10, MSD10, MSF10, MSHDF10, MSG10, MSK06, MSL06, MSN10, and MC4810 in WI] are available from our Company where state approved. Some states require these plans be available to persons eligible for Medicare due to disability. This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company.

[* NAIC Medicare Supplement Loss Ratios, 2009 Medicare Supplement Insurance Experience Reports, May 2010]

AD-297(03) UAI1912

Looking for an affordable alternative? Take a look at UA!

United American has announced a **rate reduction** on its Medicare Supplement Insurance Plan HDF – [25%] lower rates in most states!

- United American is one of the largest nationwide underwriters of individual Medicare Supplement insurance policies*
- For more than [30] consecutive years, United American has earned the [**A+ (Superior)**] Financial Strength Rating from A.M. Best Company [(as of 6/10)]
- [**AA- "Very Strong"**] Financial Strength Rating from Standard & Poor's [(as of 5/10)]



United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company.

[*NAIC Medicare Supplement Loss Ratios, 2009 Medicare Supplement Insurance Experience Reports, May 2010]



See how much you can save on HDF premiums with United American.

Call now for more
information or a quote!

[Agent Name]

[Agent Address]

[Agent Phone]

